

Serial No.: 10/659,123
Docket No.: 49335.2300

REMARKS

Applicants reply to the Office Action mailed on March 27, 2006 within the shortened statutory three month period for reply. Claims 1-16 were pending in the application and the Examiner rejects claims 1-16. Applicants cancel claims 4, 10, and 15 without prejudice to filing one or more claims having similar subject matter. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Rejection under 35 U.S.C. § 102(e)

The Examiner rejects claims 1-16 under 35 U.S.C. § 102(e) as being anticipated by Kizer et al., U.S. Patent Publication No. 2003/0125969 ("Kizer"). Applicants respectfully traverse this rejection.

Kizer generally discloses a system for transferring funds between financial accounts, wherein the funds transfer is invoked by way of a two-way pager. Specifically, the Kizer system receives a financial transaction request from a two-way pager, processes the request to determine if sufficient funds are available, executes the requested financial transaction, transmits a confirmation to the requesting pager, and generates an ACH file defining the financial transaction.

The Kizer system ties in with an existing paging network via a paging terminal to retrieve pages that are encoded such that the paging terminal can determine that the page is a financial transaction request. The paging terminal has a connected subscriber database to store information about subscribers. The paging network also has a paging network gateway that converts paging messages received from an external network into a format that is readable by the paging terminal. The paging gateway is connected to a transaction processor that authenticates and facilitates execution of financial transaction requests. A financial transaction request contains a paging device identifier which is used to query the subscriber database for a record corresponding to the paging device identifier. If a corresponding record is found, the transaction processor executes the financial transaction and transmits a confirmation to the requesting pager.

Those skilled in the art would appreciate that interfacing with the Kizer system via a pager is necessarily limiting. While very basic instructions regarding a financial transaction

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may be defined through interaction with a text pager, sophisticated transactions requiring extensive interaction would, at a minimum, be impractical. Kizer discloses the use of pre-defined account information that is stored within a database; therefore, when requesting a financial transaction, the user need only enter very limited instructions into the paging device. However, the user is limited to executing transactions among the accounts that have been pre-defined within the database. Preferences regarding how the transaction is executed are likewise limited (i.e., from account, to account, and transaction amount). As such, Kizer does not disclose or suggest at least, "allowing the client to access the online interface when the authentication credentials are verified, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled," as similarly recited by independent claims 1, 7, and 13.

Claims 2-6, 8-12, and 14-16 variously depend from independent claims 1, 7, and 13. Applicant asserts that claims 2-6, 8-12, and 14-16 are differentiated from the cited reference for at least the same reasons set forth above, as well as in view of their own respective features.

Applicants respectfully submit that the pending claims are in condition for allowance. No new matter is added in this Reply. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814. Applicants invite the Examiner to telephone the undersigned, if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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